

**Appl. No.** : **09/928,982**  
**Filed** : **August 13, 2001**

#### **SUBSTANCE OF INTERVIEW**

On June 18, 2007, Applicants' representative, Ronald Schoenbaum, conducted a telephone interview with Examiner Borlinghaus to discuss the outstanding office action. During the interview, Mr. Schoenbaum proposed amendments to several of the claims (namely Claims 1, 4, 5, 12, 13, 19, 20, 32 and 42), and pointed out distinctions over the Conklin and Gralla references. With respect to Claim 1, Examiner Borlinghaus suggested revising Claim 1 to more clearly connect the "transaction processing module" to the other elements of the claimed system. Mr. Schoenbaum and Examiner Borlinghaus also briefly discussed the status of Applicants' other two applications, nos. 09/928,970 and 09/928,977, that are based on substantially the same disclosure. No other claims or references were discussed, no exhibits were presented, and no agreement was reached.